

## EXHIBIT "B"

## ARONS & ARONS

"Justice may be blind but she is not stupid"

10088 Blue Waters Road  
Tallahassee, Florida 32305  
(850) 421-5791

First National Collections Bureau, Inc  
610 Waltham Way  
Sparks, NV 89434

Original Creditor: HSBC  
Account#: [REDACTED]  
Creditor: Main Street Acquisitions Corp  
Account#: [REDACTED]

To whom it may concern:

I am requesting from you and your client the following information per the **FDCPA**. Be advised that this is not a refusal to pay, but a notice sent pursuant to the **Fair Debt Collections Act, 15USC 1692g Sec 809(b)** that your claim is disputed and validation is requested.

This is **NOT** a request for "verification" or proof of my mailing address, but a request for **VALIDATION** made pursuant to the above named Title and Section. I respectfully request that your offices provide me with competent evidence that I have any legal obligation to pay you.

Please provide me with the following:

- What the money you say I owe is for
- Explain and show me how you calculated what you say I owe
- Provide me with any copies of any papers that show I agreed to pay what you say I owe
- Provide legal documentation which gives you the right to collect the debt for the original creditor (a contract from the original creditor)
- Identify the original creditor
- Prove that the Statute of Limitations has not expired on this account.
- Show me that you are licensed to collect in this state
- Provide me with your license numbers and Registered Agent
- Provide me with a complete payment history starting with original creditor.

(Fields v Wilber Law Firm, Donald L. Wilber and Kenneth Wilber, USCA-02-C-0072, 7<sup>th</sup> Circuit Court, Sept 2004)

- Copy of the original signed application

While I prefer not to litigate, I will use the courts as needed to enforce my rights under the **FDCPA**.

I look forward to an uneventful resolution of this matter.

Best regards,

Jack Arons